### Amendments to the Claims:

This Listing of Claims replaces all prior versions, and listings, of claims in this application.

1-5. (canceled)

6. (currently amended) A method for interfacing merchant's credit card processing system with a plurality of payment processors, the method comprising:

storing data input field requirements for a plurality of payment processors, where each of the plurality of payment processors has different data input field requirements;

determining [[the]] a desired payment processor to be used from the plurality of payment processors for a credit card transaction;

retrieving the data input field requirements needed to process the credit card transaction through the desired payment processor;

requesting the data input field requirements from a client to process the credit card transaction through the desired payment processor; and

processing the data through the desired payment processor to process the credit card transaction.

7. (currently amended) The method according to claim 6, where the data input field requirements includes both required data and optional data.

8. (original) The method according to claim 7, further including reducing the credit card transaction fee if the merchant provides the optional data.

9. (original) The method according to claim 6, further including, storing the credit card transaction into a memory.

10. (currently amended) The method according to claim 6, further including, transmitting the information associated with the credit card transaction to an accounting package software.

11. (original) The method according to claim 6, where the merchant's credit card processing system is a web-based merchant.

12.    (original) The method according to claim 6, where the merchant's credit card processing system is a point-of-sale merchant.

13.    (currently amended) The method according to claim 6, further including, providing a template with input fields to the merchant's credit card processing system for the requesting of the data input field requirements.

14.    (currently amended) The method according to claim 7, further including, providing a template with input fields for the required data and the optional data to the merchant's credit card processing system for requesting the data input field requirements.

[[16]] 15.    (currently amended) A method for interfacing a merchant's payment processing system to a plurality of payment processors each having a plurality of input fields for completing a transaction, the method comprising:

   determining the payment processor corresponding to the transaction from the plurality of payment processors;

   determining whether each of the input fields for the payment processor is a required input field or an optional input field to process the transaction; and

   requesting the required and optional input fields, if any, from a client through the merchant's payment processing system to process the transaction.

[[17]] 16.    (currently amended) A method for processing a payment transaction between a merchant's payment processing system and a plurality of payment processors each having a plurality of input fields to process a transaction, the method comprising:

   updating the plurality of input fields for each of the plurality of payment processors to process the transaction; and

   determining whether each of the input fields for the plurality of payment processors is a required input field or an optional input field to process the transaction.

[[18]] 17.    (currently amended) A system for interfacing a plurality of merchant's payment processing systems with a plurality of payment processors each having a plurality of input fields to process a plurality of payment transactions between the plurality of merchant's payment processing systems and the payment processors, the system comprising:

a memory storing the plurality of input fields for a predetermined number of payment processors, where the plurality of input fields include required and optional input fields, if any; and

a server capable of requesting from a merchant's payment processing system a payment processor to use to process a payment transaction and retrieving from the memory the required and optional input fields corresponding to the payment processor.


[[19]] 18.    (canceled)


[[20]] 19.    (canceled)


[[21]] 20.    (canceled)